Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	Chapter 11	
	Chapter 12	
	✓ Chapter 13	Check if this amended fill

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Ericka First name First name Write the name that is on your government-issued picture identification (for Middle name Middle name example, your driver's Townsend license or passport Last name Last name Bring your picture Suffix (Sr., Jr., II, III) identification to your Suffix (Sr., Jr., II, III) meeting with the trustee. 2. All other names you First name First name have used in the last 8 years Middle name Middle name Include your married or maiden names and any Last name Last name assumed, trade names and doing business as names. First name First name Do NOT list the name of any separate legal entity Middle name Middle name such as a corporation. partnership, or LLC that is not filing this petition. Last name Last name Business name (if applicable) Business name (if applicable) Business name (if applicable) Business name (if applicable) 3. Only the last 4 digits XXX - XX- 7730 XXX - XXof your Social Security number or OR federal Individual **Taxpaver** 9 xx - xx-9 xx - xx-Identification number (ITIN)

Debtor 1 Ericka First Name	L. Middle Name	Townsend Last Name	Case number (if known)
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4. Your Employer Identification Number (EIN), if any.	EIN		EIN
	EIN		EIN
5. Where you live			If Debtor 2 lives at a different address:
	6824 S. Dorchester Apt. 2 Number Street Apt. 2		Number Street
	Chicago Illinois City State	s 60637 Zip Code	City State Zip Code
		is different from the one te that the court will send anying address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street		Number Street
		inois 60652 tate Zip Code	P.O. Box City State Zip Code
6. Why you are choosing this district to file for bankruptcy	lived in this district lor	s before filing this petition, I hanger than in any other district. Explain. (See 28 U.S.C. §§ 14	lived in this district longer than in any other district.

Debtor 1 Ericka First Name	L. Middle Name	Townsend Last Name	Case number (if k	known)
	out Your Bankruptcy C	ase		
7. The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief			C.C. § 342(b) for Individuals Filing for propriate box.
8. How you will pay the fee	more details about cashier's check, or may pay with a cre I need to pay the findividuals to Pay I request that my judge may, but is not the official poverty you choose this open.	how you may pay. Typicall money order. If your attorn dit card or check with a precee in installments. If you of Your Filing Fee in Installments fee be waived (You may report required to, waive your faline that applies to your far	y, if you are paying t ey is submitting you -printed address. thoose this option, s ents (Official Form 10 quest this option on iee, and may do so o mily size and you are	th the clerk's office in your local court for he fee yourself, you may pay with cash, ar payment on your behalf, your attorney ign and attach the <i>Application for</i> 03A). Ity if you are filing for Chapter 7. By law, a nly if your income is less than 150% of a unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District		When MM / DD / YYYY When MM / DD / YYYY When MM / DD / YYYY	Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When MM / DD / YYYY When MM / DD / YYYY	Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to			<i>inst You</i> (Form 101A) and file it with

D	ebtor 1 Ericka		L.		Townsend	Case number (i	if known)		
	First Name			dle Name	Last Name				
Pa	rt 3: Report About Any	Busii	nesses	You Own as a Sol	e Proprietor				
12	Are you a sole proprietor of any full-	✓	No.	Go to Part 4.					
	or part-time business?		Yes.	Name and location of	of business				
	A sole proprietorship is a business you			Name of business, if	any				
	operate as an individual, and is not a separate legal entity			Number	Street				
	such as a corporation, partnership, or LLC.								
	If you have more than one sole			City		State	Zip Code		
	proprietorship, use a separate sheet and			Check the appropr					
	attach it to this			Health Care B	Business (as define	d in 11 U.S.C. § 101(2)	/A))		
	petition.			Single Asset F	Real Estate (as defi	ned in 11 U.S.C. § 101	i(51B))		
				Stockbroker	(as defined in 11 U	.S.C. § 101(53A))			
				Commodity B	Broker (as defined i	n 11 U.S.C. § 101(6))			
				None of the a	above				
10	Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or debtor as defined by 11 U.S. C § 1182(1)?	prod debt of op	ceed un tor or you peration	nder Subchapter V so ou are choosing to pro	that it can set appliceed under Subcl t, and federal incol (B).	ow whether you are a s ropriate deadlines. If yon napter V, you must atta me tax return or if any	ou indicate that you ach your most rece	u are a small busines int balance sheet, sta	ss atement
	For a definition of		No.	_		NOT a small business d	debtor according to	the definition in the	
	small business debtor, see 11 U.S.C. §	_		Bankruptcy Code.					
	101(51D).	П	Yes.			all business debtor acc under Subchapter V d		nition in the Bankrupt	tcy
			Yes.			all business debtor acc ceed under Subchapt			the
Pa	rt 4: Report if You Own	n or H	lave A	ny Hazardous Prop	erty or Any Prop	erty That Needs Im	mediate Attentic	on	
14	Do you own or have	[]	No.						
	any property that poses or is alleged to pose a threat of			What is the hazard?					
	imminent and identifiable hazard to public health or			If immediate attention is	s needed, why is it n	eeded?			
	safety? Or do you			Where is the property?					
	own any property that needs immediate attention?				Number	Street			
	For example, do you								
	own perishable goods, or livestock that must be fed, or a building that needs urgent				City	State		Zip Code	
	<i>repairs?</i> Official Form 101			Voluntary Peti	tion for Individuals	Filing for Bankruptcy		page -	4

Debtor 1	Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit ☐ I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so.

Active duty. I am currently on active military

about credit counseling, you must file a motion for

waiver of credit counseling with the court.

If you believe you are not required to receive a briefing

duty in a military combat zone.

Active duty. I am currently on active military

about credit counseling, you must file a motion for waiver of credit counseling with the court.

If you believe you are not required to receive a briefing

duty in a military combat zone.

Deb	otor 1 Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		
Par	6: Answer These Que	estions for Reporting	-		
	What kind of debts do you have?	"incurred by an No. Go to I Yes. Go to 16b. Are your debts money for a bu Yes. Go to I Yes. Go to to	individual primarily for a ine 16b. line 17. s primarily business debt siness or investment or thine 16c. line 17.	nts? Consumer debts are deformersonal, family, or household be seen and the seen are debts are debts rough the operation of the best processed and the seen are debts or busing the consumer debts or busing the seen are d	that you incurred to obtain usiness or investment.
17.	Are you filing under	✓ No. I am not filing	under Chapter 7. Go to line	18	
	Chapter 7? Do you estimate that after any exempt or operty is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und	der Chapter 7. Do you estima		
	How many creditors do you estimate that	✓ 1-49 ☐ 50-99		0-5,000 I-10,000	25,001-50,000 50,001-100,000
	you owe?	100-199 200-999		01-25,000	More than 100,000
•	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mil	00	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
•	How much do you estimate your iabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mil	00	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pari	7: Sign Below				
For		correct. If I have chosen to fill of title 11, United Staunder Chapter 7. If no attorney represe	e under Chapter 7, I am avates Code. I understand the	vare that I may proceed, if eli e relief available under each	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed o is not an attorney to help me fill C. § 342(b).
				of title 11, United States Coo	• ' '
		I understand making connection with a ba both. 18 U.S.C. §§ 1	a false statement, concea	ling property, or obtaining m n fines up to \$250,000, or in	
		/s/ Ericka Town	send	×	
		Signature of Debto		Signature of Del	otor 2
		Executed on _	3/7/2023 MM / DD / YYYY	Executed on	MM / DD / YYYY

Debtor 1 Ericka	L.	Townsend	Case number (if k	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed une relief available under each	der Chapter 7, 11, 12, o ch chapter for which th	or 13 of title 11, United e person is eligible. I al	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 34	2(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the inf	formation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	•			
need to file this page.	/s/ Mitchell Shanks		<u> </u>	2023
	Signature of Attorney to	for Debtor	MI	M / DD / YYYY
	Mitchell Shanks			
	Printed name			
	Semrad			
	Firm name			
	11101 S. Western Ave	enue		
	Number Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	J,			_,p 0000
	Contact phone	3122568739	Email address	mshanks@semradlaw.com
			_	
	Bar number		State	

Debtor 1	Ericka	L.	Townsend	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
(If known)	Form 106	Sum		Ct an
Official			abilities and Cert	

Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B \$24,049.00 1b. Copy line 62, Total personal property, from Schedule A/B \$24,049.00 1c. Copy line 63, Total of all property on Schedule A/B..... **Summarize Your Liabilities** Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$20,175.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... \$14,238.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$34,413.00 Your total liabilities **Summarize Your Income and Expenses** Part 3: 4. Schedule I: Your Income (Official Form 106I) \$3,915.36 Copy your combined monthly income from line 12 of Schedule I..... 5. Schedule J: Your Expenses (Official Form 106J) \$3,465.00 Copy your monthly expenses from line 22, Column A, of Schedule J.....

Check if this is an amended filing

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Debte	or 1 Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Answer These Q	uestions for Administrat	ive and Statistical Records	3	
6. Ar	e you filing for bankrup	tcy under Chapters 7, 11, o	13?		
	No. You have nothing	to report on this part of the fo	rm. Check this box and submit th	nis form to the court with your other	schedules.
✓	Yes.				
7. W ł	nat kind of debt do you	have?			
<u>~</u>			mer debts are those incurred by a ill out lines 8-10 for statistical pur	an individual primarily for a personal, rposes. 28 U.S.C. § 159.	
		rimarily consumer debts. Yo with your other schedules.	u have nothing to report on this	part of the form. Check this box and	submit
		Your Current Monthly Income , Form 122B Line 11; OR , Fo	e: Copy your total current monthl rm 122C-1 Line 14.	ly income from Official	\$3,956.36
9.	Copy the following spe	cial categories of claims fro	m Part 4, line 6 of Schedule E/	F:	
1	From Part 4 on Schedu	le E/F, copy the following:		Total claim	
	9a. Domestic support ob	ligations (Copy line 6a.)		\$0.00	_
,	9b. Taxes and certain oth	er debts you owe the governr	ment. (Copy line 6b.)	\$0.00	_
,	9c. Claims for death or p	ersonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	-
,	9d. Student loans. (Copy	line 6f.)		\$0.00	_
	9e. Obligations arising ou priority claims. (Copy line		r divorce that you did not report a	\$0.00	-
!	9f. Debts to pension or p	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	-
,	9g. Total. Add lines 9a tl	nrough 9f.		\$0.00]

Fill in this	information to identify your	case:				
Dobtor 1	Criolco	1	Townsond			
Debtor 1	Ericka First Name	L. Middle Nai	Townsend me Last Name			
Debtor 2 (Spouse, if fil	ling) First Name	Middle Na	me Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois			
Case num	nber		(State)			
	al Form 106A/B					Check if this is an amended filing
	dule A/B: Prope	ertv				12/1
In each ca category v responsibl write your	ategory, separately list and where you think it fits best. le for supplying correct info name and case number (if	describe items. List Be as complete and rmation. If more spa known). Answer eve	an asset only once. If an asset fits d accurate as possible. If two marr ace is needed, attach a separate s ery question. d, or Other Real Estate You Ov	ried people an sheet to this f	re filing together, both a form. On the top of any a	are equally
	own or have any legal or e	quitable interest in	any residence, building, land, or s	similar proper	ty?	
	Yes. Where is the property?					
1.1	Street address, if available, or		What is the property? Check all that Single-family home Duplex or multi-unit building	t apply.	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> hims Secured by Property.
			Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			L_∣ Who has an interest in the propert one.	t y? Check	Check if this is co	ommunity property
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar			
			Other information you wish to add property identification number <u>: </u>	about this it	em, such as local	
If you	own or have more than one, Street address, if available, or		What is the property? Check all that Single-family home	t apply.	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i>
		<u> </u>	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	S., State		Who has an interest in the propert one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Other information you wish to add property identification number:	nother	(see instructions)	ommunity property

Debtor 1	Ericka First Name	L. Middle Name	Townsend Last Name	Case number	(if known)	
	et address, if available, or oth		That is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	oly.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Num City	ber Street State	Zip Code	Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
			ho has an interest in the property? Concept Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	er	Check if this is co (see instructions)	mmunity property
	the dollar value of the por ve attached for Part 1. Wri	pr tion you own for al	ther information you wish to add aboroperty identification number: Il of your entries from Part 1, includinge.			
Do you ow you own th	nat someone else drives. If yons, trucks, tractors, sport util	equitable interest i ou lease a vehicle, a	in any vehicles, whether they are reg lso report it on Schedule G: Executory C ycles			
3.1	Make Model: Year: Approximate mileage: Other information:	Audi A3 2016 110000	Who has an interest in the proper one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	nother	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$12575.00
3.2	Make Model: Year: Approximate mileage: Other information: 2019 Indian Scout (Not Ru	Indian Scout 2019 nning	instructions) Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a cinstructions)	nother	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$9999.00

Other inf 3.4 Make Model: Year: Approxim Other inf Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim Approxim	imate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secucine Creditors Who Have Classifications who Have Classifications are considered to the amount of any secured the amount of any secured considered to the considered to t	claims or exemptions. Puured claims on Schedule Laims Secured by Property. Current value of the portion you own? Claims or exemptions. Pu
Model: Year: Approxim Other inf 3.4 Make Model: Year: Approxim Other inf Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim	imate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	the amount of any secucine Creditors Who Have Classifications who Have Classifications are considered to the amount of any secured the amount of any secured considered to the considered to t	ured claims on Schedule Laims Secured by Property. Current value of the portion you own?
Year: Approxim Other inf 3.4 Make Model: Year: Approxim Other inf Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim Approxim	imate mileage:	Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secured.	aims Secured by Property. Current value of the portion you own?
Approxim Other inf 3.4 Make Model: Year: Approxim Other inf Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim Approxim	imate mileage:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Current value of the entire property? Do not deduct secured the amount of any secu	Current value of the portion you own?
Other inf 3.4 Make Model: Year: Approxim Other inf Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim Approxim	imate mileage:	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu	portion you own?
3.4 Make Model: Year: Approxim Other inf Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim	imate mileage:	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu	portion you own?
Model: Year: Approxim Other inf Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim		Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Pu
Model: Year: Approxim Other inf Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim		instructions) Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Pu
Model: Year: Approxim Other inf Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim		one. Debtor 1 only	the amount of any secu	claims or exemptions. Pu
Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim				ured claims on Schedule I
Other inf Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim		Debtor 2 only	Creditors Who Have Cla	aims Secured by Property.
Watercraft, a Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim		Debtor 2 only	Current value of the	Current value of the
Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim	nformation:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim		At least one of the debtors and another		
Examples: Boa No Yes 4.1 Make Model: Year: Approxim Other inf 4.2 Make Model: Year: Approxim		Check if this is community property (see instructions)		
4.2 Make Model: Year: Approxim	<u> </u>	Who has an interest in the property? Check one.	the amount of any secu	claims or exemptions. Pu
4.2 Make Model: Year: Approxim		Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.
4.2 Make Model: Year: Approxim	imate mileage:	Debtor 2 only	Current value of the	Current value of the
Model: Year: Approxim	nformation:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
Model: Year: Approxim		At least one of the debtors and another		
Model: Year: Approxim		Check if this is community property (see instructions)		
Year: Approxim		Who has an interest in the property? Check		claims or exemptions. Pu
Approxim		one.	_	ured claims on Schedule
	<u>—</u>		Creditors Who Have Cla	aims Secured by Property
	<u>=</u>	Debtor 1 only		Current value of the
Other inf	imate mileage:	Debtor 1 only Debtor 2 only	Current value of the	
	imate mileage:		Current value of the entire property?	portion you own?
		Debtor 2 only		portion you own?
. Add the dolla		Debtor 2 only Debtor 1 and Debtor 2 only		portion you own?

Deb		Ericka		L.		Townsend		Case number (if known)	
Dort		First Name	/our Porcor	Middle Name		Last Name			
Do						any of the follo	wing items	s?	Current value of the portion you own? Do not deduct secured claims or exemptions.
E		_	and furnishir oliances, furnit	i gs ure, linens, china	a, kitchenwar	е			
		escribe	Used Furnitu	re: (1) Bed; (1) Li	iving Room	Set; (1) Dining Roo	m Set		\$600.00
_ E		ronics es: Televisior	ns and radios;	audio, video, ste	ereo, and digi	ital equipment; con	nputers, print	ers, scanners; music	_
✓	Yes. D	escribe	Used Electron	nics: (1) Cellular;	(1) Television	ns; (1) Ipad			\$500.00
_ E	xampl		and figurines;			work; books, pictui ctions, memorabilia		art objects;	
•	No Yes. D	escribe							
		es: Sports, p				uipment; bicycles, p	oool tables, g	olf clubs, skis; canoes	
	No Yes. D	escribe]
E	No		fles, shotguns	, ammunition, an	nd related eq	uipment			
_ E			clothes, furs,	leather coats, des	signer wear,	shoes, accessories			
	No Yes. D	escribe	Used Clothin	g					\$350.00
_ E	. Jew xampl No			me jewelry, enga	gement ring	s, wedding rings, h	eirloom jewe	lry, watches, gems,	
✓	Yes. D	escribe	Costume Jev	relry					\$25.00
E		-farm anima es: Dogs, cat	i ls ts, birds, horse	98					
•		escribe							
14	. Any	other perso	nal and hous	ehold items you	did not alr	eady list, includin	g any health	n aids you did not list	
✓	No								
=	Yes. D	escribe							1 ———

\$1475.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

Debt	or 1 Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Describe Your F	inancial Assets			
Doy	ou own or have any	/ legal or equitable interest	in any of the followin	g?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	xamples: Money you hav	ve in your wallet, in your home, in	·	n hand when you file your petition Cash:	
17.		vings, or other financial accounts; stitutions. If you have multiple acc		ares in credit unions, brokerage houses,	
	✓ Yes		Institution name:		
		17.1. Checking account:	Huntington Bank		\$0.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.	Examples: Bond funds,	or publicly traded stocks investment accounts with brokera	nge firms, money market a	occounts	
	✓ No Yes	Institution or issuer name:			
19.	Non-publicly traded st an LLC, partnership, a		ed and unincorporated	businesses, including an interest in	
	✓ No Yes. Give specific information about them	Name of entity		% of ownership:	
				<u> </u>	

Debt	or 1	Ericka	L.	Townsend	Case number (if known)	
		First Name	Middle Name	Last Name		
20.	Neg	otiable instruments in	prate bonds and other negotials include personal checks, cashiers and sare those you cannot transfer are those you cannot transfer	checks, promissory notes, and	money orders.	
21.		irement or pension mples: Interests in IR No	accounts BA, ERISA, Keogh, 401(k), 403(b)	, thrift savings accounts, or othe	er pension or profit-sharing plans	
		Yes. List each	Type of account:	Institution name:		
		account separately.	401(k) or similar plan:			
			Pension plan:			
			IRA:			
			Retirement account:			_
			Keogh:			
			Additional account:			
0.0	_		Additional account:			
22.	You Exa		deposits you have made so that vith landlords, prepaid rent, public			
	ш	100	Electric:			_
			Gas:			
			Heating oil:			_
			Security deposit on rental unit:			_
			Prepaid rent:			
			Telephone: Water:			
			Rented furniture:			
			Other:			
23	Δnr	uities (A contract for	r a periodic payment of money to	vou either for life or for a numb	ner of years)	
20.	✓ □	No Yes	Issuer name and description:	you, claid for me of for a name	of of years)	
						_

Townsend

Debtor 1 Ericka

L.

Debt	or 1 Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		n education IRA, in an account in a 530(b)(1), 529A(b), and 529(b)(1).	qualified ABLE program, or	under a qualified state tuition program.	
	✓ No Yes	Institution name and description. Sepa	arately file the records of any int	rerests.11 U.S.C. § 521(c):	
25.		able or future interests in property (d or your benefit	other than anything listed in	line 1), and rights or powers	
	✓ No Yes. Desc	oribe			
26.	Examples: Int	yrights, trademarks, trade secrets, a ernet domain names, websites, proceed			
	Yes. Desc	pribe			
27.	Examples: Bu	nchises, and other general intangibliding permits, exclusive licenses, coope		uor licenses, professional licenses	
	✓ No Yes. Desc	cribe			
	<u> </u>				
Mor	ney or prope	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds o	wed to you			
	✓ No Yes. Give	specific information		Federal:	\$0.00
	you	t them, including whether already filed the returns		State:	\$0.00
		the tax years		Local:	\$0.00
29.	Examples: Pas		pport, child support, maintena	nce, divorce settlement, property settlemen	t
	✓ No Ves Give	specific information		Alimony:	\$0.00
	res. dive	specific information		Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
00	0.11			Property settlement:	\$0.00
3U.	Examples: Unp	ts someone owes you paid wages, disability insurance paymen pial Security benefits; unpaid loans you r		vacation pay, workers' compensation,	
	✓ No Yes. Description	ibe			
	<u> </u>				

Townsend

Debtor 1 Ericka

L.

Debt	tor 1 Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance polici Examples: Health, disability, or		savings account (HSA); credit, ho	meowner's, or renter's insurance	
	Yes. Name the insurance of of each policy and list its v	company	mpany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a li property because someone ha	ving trust, expect prod		or are currently entitled to receive	
	No Yes. Describe				
33.	Claims against third parties, Examples: Accidents, employn		have filed a lawsuit or made a ce claims, or rights to sue	demand for payment	
	No Yes. Describe				
34.	Other contingent and unlique to set off claims	— iidated claims of eve	ry nature, including countercl	aims of the debtor and rights	
	№ No				
	Yes. Describe				
35.	Any financial assets you did	not already list			
	Yes. Describe				
36.		-	art 4, including any entries for		
Part	5: Describe Any Busines	ss-Related Proper	rty You Own or Have an Int	erest In. List any real estate in Pa	rt 1.
37.	Do you own or have any lega	al or equitable intere	st in any business-related prop	perty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or com	missions you alread	y earned		
	No Yes. Describe				
39.	Office equipment, furnishing Examples: Business-related co		odems, printers, copiers, fax mac	nines, rugs, telephones, desks, chairs, ele	ectronic devices
	Ves. Describe				

Debt	tor 1 Ericka	L.	Townsend	Case number (if known)	
40	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you use	in business, and tools of you	rtrade	
	✓ No				
	Yes. Describe				
	_				
44	Inventory				
41.	Inventory				
	✓ No				_
	Yes. Describe				
					1
42	Interests in partnersh	nins or joint ventures			
72.		iipo di joint ventures			
	No No	Nan	ne of entity:	% of ownership:	
	Yes. Give specific		,		
	information about them				
					<u> </u>
43 (Customer lists mailing	lists, or other compilations			-
ΨΟ. •	_	, nots, or other complications			
	✓ No				
	Yes. Do your lists i	nclude personally identifiable ir	formation (as defined in 11 U.S	S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	eribe			
	ш				
44.	Any business-related	property you did not already	/ list		
	✓ No				
	Yes. Give specific				
	information				
45 4	d d &b = d = 11 = = = 1 = = = & .	all aforesse autolog frame Dant (have attached	
		er here	o, including any entries for pa	ages you have attached	
<u> </u>					
Part		arm- and Commercial Fi		ou Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interes	st in any farm- or commercial	I fishing-related property?	
	-	,,		, manual property.	Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47				Do not deduct secured claims
17	Farm animals				or exemptions
47.	Examples: Livestock, p	oultry, farm-raised fish			
		•			
	No No December				
	Yes. Describe				

Debte	or 1	Ericka	L.	Townsend	Case number (if known)	
		First Name	Middle Name	Last Name		
48.	Cr	ops-either growing or hai	rvested			
	~	No				
	F	Yes. Describe				
40	_		_			
49.	Fа	rm and fishing equipment	t, implements, machinery, fixtu	ires, and tools of trade		
	✓	No				
		Yes. Describe				
50	Fa	rm and fishing supplies, o				
	_	-				
	\leq	No No				
	L	Yes. Describe				
51.	An	y farm- and commercial	fishing-related property you di	d not already list		
		No				
	¥	Yes. Describe				
	Ь					
			_			
52. Ac	ld t	he dollar value of all of v	our entries from Part 6, includ	ng any entries for pag	es vou have attached	
		-)		•	
Part 7	7 :	Describe All Property	y You Own or Have an Inte	rest in That You Did	d Not List Above	
53.			of any kind you did not already	/ list?		
	_	amples: Season tickets, cou	intry club membership			
	✓	No				T
		Yes. Give specific information				
		imonnation				<u> </u>
54. Ac	ld t	he dollar value of all of y	our entries from Part 7. Write	hat number here		
Part 8	3:	List the Totals of Eac	h Part of this Form			
55. P	art	1: Total real estate, line	2			
56. p	art	2 total vehicles, line 5		\$22574.00		
57. P a	art	3: Total personal and hou	usehold items, line 15	\$1475.00		
58 D :	art	4: Total financial assets,	line 36	ψ1473.00		
					<u> </u>	
59. P	art	5: Total business-related	d property, line 45		<u></u>	
60. P	art	6: Total farm- and fishing	g-related property, line 52			
61. P	art	: 7: Total other property n	not listed, line 54		_	
02. I	στα	n personal property. Add	lines 56 through 61	\$24049.00	Copy paragral property total	+ \$24049.00
					Copy personal property total	
						\$24049.00
63. T c	otal	of all property on Sched	ule A/B. Add line 55 + line 62			

Townsend

Debtor 1 Ericka

L.

Fill in this infor	Fill in this information to identify your case:							
Debtor 1	Ericka	L.	Townsend					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
Case number (If known)			(State)					

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pal	identify the Property You Clair	n as Exempt					
1.							
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Audi A3, 2016 Line from Schedule A/B: 03	\$12,575.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Brief description: Checking account, Huntington Bank Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	(Subject to adjustment on 4/01/25 and ev.	ery 3 years after that for	050? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

Debtor 1	Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		

Part 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Used Electronics: (1) Cellular; (1) Televisions; (1) Ipad Line from Schedule A/B: 07	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Furniture: (1) Bed; (1) Living Room Set; (1) Dining Room Set Line from Schedule A/B: 06	\$600.00	\$600.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Clothing Line from Schedule A/B: 11	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Costume Jewelry Line from Schedule A/B: 12	\$25.00	\$25.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Fill in	this infor	mation to identify your ca	ase:				
Debto	vr 1	Ericka	L.	Townsend]		
Debic	,, ,	First Name	Middle Name	Last Name			
Debto	or 2						
(Spous	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	sankruptcy Court for the:	Northern	District of Illinois			
Case (If know	number vn)			(State)			
Off	icial	Form 106D					Check if this is ar amended filing
Scl	hedu	le D: Credit	ors Who Hav	ve Claims Secure	ed by Prop	ertv	12/15
Be as more s	complete space is i	e and accurate as possib	ole. If two married people	e are filing together, both are equals are the entries, and attach it to t	ally responsible for s	upplying correct info	
1.	Do any c	reditors have claims s	ecured by your propert	ty?			
	No. C	Check this box and subn	nit this form to the court v	vith your other schedules. You hav	e nothing else to rep	ort on this form.	
Ī	✓ Yes.	Fill in all of the information	n below.				
Part '	1: List	All Secured Claims					
2.	separate	ly for each claim. If more t	•	ured claim, list the creditor icular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Exeter Fi	inance Llc	. Describe the property	that secures the claim:	\$13,265.00	\$12,575.00	\$690.00
	Creditor's		2016 Audi A3	that secures the claim.			
	Number	Santa Fe Ave Dept Aps er Street		, the claim is: Check all that apply.			
			Contingent				
	Oklahor	ma City OK 73118	Unliquidated				
	City	State ZIP Code	Disputed				
		es the debt? Check one.	ш .	III that analy			
		tor 1 only	Nature of lien. Check a				
		tor 2 only	An agreement you r car loan)	made (such as mortgage or secured			
		tor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
		east one of the debtors another	Judgment lien from	a lawsuit			
	Che	ck if this claim relates	Other (including a ri				
	Date de incurre		Last 4 digits of accour	nt number1001			
2.2	Freedom	Road Financial	Describe the property	that secures the claim:	\$6,910.00	\$9,999.00	\$0.00
	Creditor's		2019 Indian Scout	that secures the claim.			
	Numbe	Professional Cir S er Street		, the claim is: Check all that apply.			
			Contingent				
	Reno	NV 89521	Unliquidated				
	City	State ZIP Code	Disputed				
		es the debt? Check one. tor 1 only	Nature of lien. Check a	ill that apply.			
		tor 2 only		made (such as mortgage or secured			
		tor 1 and Debtor 2 only	car loan)	nado (caon de mengage en eccarca			
		east one of the debtors		as tax lien, mechanic's lien)			
		another	Judgment lien from	a lawsuit			
		ck if this claim relates community debt	Other (including a rig	ght to offset)			
	Date de incurred	bt was 6/2020	Last 4 digits of accour	nt number5137			
		Add the dollar value of there:	your entries in Column A	on this page. Write that number	\$20,175.00		

Fill in	this infor	mation to identify your c	ase:			
Debt		Ericka	L.	Townsend		
Debt	or 2	First Name	Middle Name	Last Name		
(Spou	se, if filing)	First Name	Middle Name	Last Name		
		Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If kno	number wn)	-				
Off	icial F	orm 106E/F				Check if this is an amended filing
Sc	hedu	ıle E/F: Cre	ditors Who	Have Unse	cured Claims	12/15
other Form claim the e know	party to a 106A/B) as that are ntries in t n).	any executory contracts and on <i>Schedule G: Exe</i> e listed in <i>Schedule D:</i> C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim expired Leases (Official Secured by Property. I	. Also list executory contracts Form 106G). Do not include a f more space is needed, copy	h NONPRIORITY claims. List the on Schedule A/B: Property (Official ny creditors with partially secured the Part you need, fill it out, number trite your name and case number (if
1.		reditors have priority ur Go to Part 2.	secured claims against y	ou?		
	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amoun ding to the creditor's nam particular claim, list the ot	ts, list that claim here and show to e. If you have more than two printer creditors in Part 3.	arately for each claim. For each claim both priority and nonpriority amounts. ority unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

Debto	or 1 Ericka L. Towns		
	First Name Middle Name Last Na	me	
Part 2	2: List All of Your NONPRIORITY Unsecured Claims		
3. E	Oo any creditors have nonpriority unsecured claims against you?		
т. г	No. You have nothing to report in this part. Submit this form to	the court with your other schedules	
- 1	=	, , , , ,	
Ŀ	✓ Yes.		
	ist all of your nonpriority unsecured claims in the alphabetical o		
	unsecured claim, list the creditor separately for each claim. For each clai f more than one creditor holds a particular claim, list the other creditors		
	Page of Part 2.	illi Fait 3.ii you have more than lour phonty unsecured claims illi ou	t the Continuation
	ago 011 at 21		Total claim
4.4	Affirm Inc		
4.1	Nonpriority Creditor's Name	 Last 4 digits of account number08MM 	\$0.00
	650 California St	When was the debt incurred? 5/2022	
	Number Street	As of the data you file the claim in Check all that apply	
	FI 12	As of the date you file, the claim is: Check all that apply. Contingent	
	San Francisco California 94108		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u> </u>	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify 006 InstallmentLoan	
	✓ No		
	□ Von		
	Yes		
4.2	Avant	 Last 4 digits of account number 1893 	\$369.00
	Nonpriority Creditor's Name 222 N. LASALLE SUITE 170	When was the debt incurred? 9/2018	
	Number Street	<u> </u>	
		As of the date you file, the claim is: Check all that apply.	
	01110400	Contingent	
	CHICAGO Illinois 60601 City State Zip Code	 Unliquidated 	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u> </u>	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify 036 InstallmentLoan	
	✓ No		
	Yes		
4.3	Capital One	Last 4 digits of account number ****	\$1,737.00
	Nonpriority Creditor's Name 4800 NW 1ST ST STE 300	When was the debt incurred? 7/2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	LINOSIN AND A COSOL	Contingent	
	LINCOLN Nebraska 68521 City State Zip Code	 Unliquidated 	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. SpecifyCreditCard	
	✓ No		
	Yes		

Debtor 1	Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name	_	<u> </u>

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Capital One \$279.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2016 4800 NW 1ST ST STE 300 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68521 Nebraska Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? V **✓** No Yes City Of Chicago Department Of Revenue \$600.00 Last 4 digits of account number Nonpriority Creditor's Name 121 North Lasalle Street When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Parking Tickets Is the claim subject to offset? **✓** No Yes Comenitybank/Wayfair \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 182273 Number As of the date you file, the claim is: Check all that apply. Contingent 43218 Columbus Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes

Debtor 1	Ericka	L.	Townsend	Case number (if known)
	First Name	Middle Name	Last Name	

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Credit One Bank Na \$584.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? 8/2021 Street Number As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? V Yes I.c. System, Inc \$310.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 64378 When was the debt incurred? 10/2021 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL Minnesota 55164 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: ATT U-**✓** No Other. Specify **VERSE** Yes Jpmcb Card \$3,479.00 4.9 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 800 BROOKSEDGE BLVD 9/2019 Number Street As of the date you file, the claim is: Check all that apply. Contingent WESTERVILLE 43081 Ohio Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? No

Yes

Debtor 1	Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 MIDLAND CREDIT MANAGEM \$1,133.00 Last 4 digits of account number Nonpriority Creditor's Name 320 E BIG BEAVER RD STE When was the debt incurred? 2/2021 Number Street As of the date you file, the claim is: Check all that apply. Contingent TROY 48083 Michigan Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.11 ONEMAIN \$5,747.00 Last 4 digits of account number 6417 Nonpriority Creditor's Name PO BOX 1010 When was the debt incurred? 8/2021 Number Street As of the date you file, the claim is: Check all that apply. Contingent **EVANSVILLE** Indiana 47706 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? 060 InstallmentLoan **✓** No Yes 4.12 The Huntington Natl Ba \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO BOX 1558 11/2021 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated COLUMBUS 43216 Ohio City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes

Debtor	1 Ericka First Name	L. Midd	le Name	Townsend Last Name	Case number (if known)			
Part 3:	List Others to Be I	Notified Abou	ıt a Debt That You	ı Already Listed				
co	lection agency is trying lection agency here.	ng to collect fr Similarly, if you	om you for a debt yo I have more than on	u owe to someone else e creditor for any of th	ebt that you already listed in Parts 1 or 2. For example, if a e, list the original creditor in Parts 1 or 2, then list the e debts that you listed in Parts 1 or 2, list the additional n Parts 1 or 2, do not fill out or submit this page.			
	Harris & Harris Ltd Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
_	111 West Jackson Boulevard Suite 400				(Check Part 1: Creditors with Priority Unsecured Claims			
NU	ımber Street			OI.	Part 2: Creditors with Nonpriority Unsecured Claims			
Ch	nicago III	inois	60604	Last 4 digits of accor	unt number			
Ci	ty S	tate	Zip Code	gitto oi uooot				

Debtor 1	Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		

art 4: Add the Amounts for Each Type of Unsecured Claim

6j. Total. Add lines 6f through 6i.

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. \$0.00 6c. Claims for death or personal injury while you were 6c. intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e.

\$14,238.00

			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$14,238.00

Fill in this information to identify your case:						
Debtor 1	Ericka	L.	Townsend			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			()			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Canty, Anthony Name 6824 S. Dorche			Residential Lease, Other, Yearly Residential Lease
	Number	Street		
	Chicago	Illinois	60637	
	City	State	Zip Code	

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Ericka	L.	Townsend	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				 -
				Check if this is a
				amended filing
Official	Form 106H			
	-			
Schedul	e H: Your Cod	debtors		12/1
1. Do you ha	ave any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as a	a codebtor.)
		lived in a community pro kico, Puerto Rico, Texas, Wa		(Community property states and territories include Arizona, California,
	Go to line 3.	doo, r derto riloo, rexas, vvi	asimigton, and wisconsi	· <i>y</i>
		er spouse, or legal equiva	lent live with you at the t	ime?
	No	or opodoo, or logar oquiva	ione iivo viiti yod de tilo i	
뇓	-	v etato or torritory did voi	ı livo?	Fill in the name and current address of that person.
ш	163. III WIIICH COMITIGHI	ly state or territory and you	1 IIVG:	I ill ill the hame and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equi	ivalent	
	Number Street			
				
	City	State	Zip Co	de

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Debtor 1	Fill in this inf	ormation to identify	your case:						
Debtor 2 Spouse, if files First Name Middle Name Last Na	Debtor 1	Ericka	L.	Towns	send				
Spoxes, if filing First Name Middle Name Last Name United States Bankruptcy Court for Northern District of filinois Revenue Northern District of filinois Revenue Northern District of filinois Revenue Re		First Name	Middle Name	Last N	lame		— Cł	neck if this is:	
United States Bankruptcy Court for 10c1 That Case number (Northern 10c2) Case number (Northern 10c2) Case number (Norther		First Name	Middle Name	Last N	lame		- г	An amended filing	
Case number (State) State									
Official Form 106 Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing iginity, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is filing with you, do not include information about your spouse is not filing vith you, do not include information about your spouse is not filing with you, do not include information about your spouse is not filing with you, do not include information about your spouse is living with you, include spouse information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment I. Fill in your employment information about additional employers. If you have more than one job, attach a separate page with information about additional employers. Occupation Bar Manager Employer's name Employed work. Occupation may include student or homework, if it applies. Debtor 1 Employer's name Employed work. Occupation may include student or homework, if it applies. Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 For Debtor 2 For Debtor 2 For Debtor 2 For Debtor 3 For Debtor 3 For Debtor 4 For Debtor 4 For Debtor 9 For Debtor 9 For Debtor 1 School 7 School			Northern				_ _	expenses as of the follo	wing date:
Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If you are separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment information. If you have more than one job, attach a separate space with information about additional employers. Include part time, seasonal, or self-employed work. Cocupation Bar Manager Employer's address Occupation Bar Manager Employer's address Chicago Illinois 60647 City State Zip Code City State Zip Code The Pink Squirrel Entition may include student or homemaker, if it applies. Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write 50 in the space, include your non-filing spouse unless you are separated. If you non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll 2. \$5,000.67 deductions,) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay.							_	MM / DD / YYYY	
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment information. If you have more than one job, attach a separate sheet with information about additional employers. Include part time, sessonal, or self-employed work. Occupation Bar Manager Employer's name Employer's address Occupation Bar Manager Employer occupance Ave Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write S0 in the space. Include your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 For Debtor 3 For Debtor 3 For Debtor 4 For Debtor 4 For Debtor								1411017 227 1111	
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Occupation about additional employers. Occupation and solut additional employers address Employer's name Employer's name Employer's address Occupation and with the provided address address and the provided address	Official I	-orm 1061							
responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employed. Occupation Bar Manager Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employer's address Employer's address The Pink Squiriel 2414 N Milwaukoe Ave Number Street Number Street Number Street Number Street Number Street Number Street Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 St. 50,000.67 For Debtor 2 For Debtor 3 For Debtor 3 For Debtor 4 For Debtor 4 For Debtor 5 For Debtor 5 For Debtor 6 For Debtor 9 For Debtor	Schedul	e I: Your In	come						12/15
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Employer's name Employer's address The Pink Squirrel Employed Not Employed Not Employ	information a spouse. If mo number (if kn	bout your spouse. I re space is needed own). Answer ever	f you are separated and , attach a separate she y question.	d your spou	se is ı	not filing	with you, d	o not include informat	tion about your
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Employer's name Employer's address The Pink Squirrel Employed Not Employed Not Employ				Debtor 1				Debtor 2	
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employer's address Employer's a	_								
Include part time, seasonal, or self-employer's name Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Chicago Illinois 60647 Number Street Number S	If you have	more than one job,	Employment status		-				
Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employer's address Chicago Illinois 60647 City State Zip Code City State Zip Code How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. +\$0.00				Not Er	Not Employed			Not Employed	
Employer's address Employer's address Employer's address Employer's address Employer's address Chicago Illinois 60647 City State Zip Code City State Zip Code Totago Illinois 60647 City State Zip Code Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 Estimate monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. + \$0.00	employers.		Occupation	Bar Manag	ger				
Occupation may include student or homemaker, if it applies. Chicago Illinois 60847 City State Zip Code			Employer's name	The Pink S	Squirre	I			
Chicago Illinois 60647 City State Zip Code How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse have more than one employers for that person on the lines below. If you need more space, attach a separate sheet to this form. 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. +\$0.00		•	Employer's address	2414 N M	lilwauk	ee Ave			
City State Zip Code City Stat		•		Number St	reet			Number Street	
City State Zip Code City Stat				Chicago		Illinois	60647		
Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. +\$0.00								City	State Zip Code
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. \$5,000.67 deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. + \$0.00				2 weeks					-
spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. + \$0.00	Part 2: Giv	e Details About N	Ionthly Income						
more space, attach a separate sheet to this form. For Debtor 1 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. Setimate and list monthly overtime pay. For Debtor 1 Solution 1 Solution 2 or non-filling spouse 1. \$5,000.67	spouse unles	s you are separated.		-			-		
2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3.				COMBINE INC	IIIIOIII			·	ss below. If you fleed
3. Estimate and list monthly overtime pay. 3	deductio		• .		2.	1011		non-filing spouse	_
4. Calculate gross income. Add line 2 + line 3. 4. \$5,000.67		e and list monthly over	time pay.		3.		+ \$0.00		
	4. Calculat	e gross income. Add li	ne 2 + line 3.		4.		\$5,000.67		

Debt	tor 1 Ericka	L.	Townsend		Case number	(if		
	First Name	Middle Name	Last Name		known)	Far Dahtar O av		
					For Debtor 1	For Debtor 2 or non-filing spouse		
Co	ppy line 4 here		→	4.	\$5,000.67			
5. Lis	st all payroll deductions:							
		cial Security deductions		5a.	\$1,085.31			
5k	o. Mandatory contributio	ons for retirement plans		5b.	\$0.00			
50	c. Voluntary contribution	s for retirement plans		5c.	\$0.00			
50	d. Required repayments	of retirement fund loans		5d.	\$0.00			
5€	e. Insurance			5e.	\$0.00			
5f	. Domestic support oblig	ations		5f.	\$0.00			
50	g. Union dues			5g.	\$0.00			
•		cify:		5h. +	\$0.00 +			
		s. Add lines 5a + 5b + 5c + 5d + 5e +		6.	\$1,085.31			
7. C a	lculate total monthly ta	ke-home pay. Subtract line 6 from li	ine 4.	7.	\$3,915.36			
8. Lis	st all other income regul	arly received:						
88	business, profession, o							
		ach property and business showing and necessary business expenses, ar ome.	nd	8a.	\$0.00			
8b	o. Interest and dividends			8b.	\$0.00			
80	c. Family support paymen dependent regularly re	nts that you, a non-filing spouse, c	or a					
	Include alimony, spousa divorce settlement, and p	al support, child support, maintenanc property settlement.	ce,	8c.	\$0.00			
80	d. Unemployment compe	nsation		8d.	\$0.00			
86	e. Social Security			8e.	\$0.00			
8f	Include cash assistance a cash assistance that you	stance that you regularly receive and the value (if known) of any non- receive, such as food stamps (benef Nutrition Assistance Program) or		8f.	\$0.00			
80	g. Pension or retirement	income		8g.	\$0.00			
_	n. Other monthly income			8h. +	\$0.00 +			
	•	ines 8a + 8b + 8c + 8d + 8e + 8f +8g	a + 8h	9.	\$0.00			
5. Au	id an other moonie / da i		g / OII.	٠. [\$0.00		1	
	alculate monthly incomed the entries in line 10 for	e. Add line 7 + line 9. Debtor 1 and Debtor 2 or non-filing	spouse	10.	\$3,915.36 +		=	\$3,915.36
In fri	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. + \$0.00							
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.								
		st column of line 10 to the amount immary of Schedules and Statistical S					12.	\$3,915.36 Combined monthly income
13. D	No. Yes. Explain:	e or decrease within the year afte	er you file tl	nis form	?			oning modile

Fill in this inform	mation to identify your c	ase:				
Debtor 1	Ericka	ı	Townsend			
Dobtor 1	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2				An amended filing		
(Spouse, if filing)	First Name	Middle Name	Last Name	<u></u>	,	
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)	A supplement sho expenses as of the		•
Case number (If known)				MM / DD / YYYY		
	Form 106J e J: Your Exp	ancac		, 55, , , , ,		12/15
Scrieduic	e J. Your Exp	enses				12/15
information. If i		attach another sheet to this	re filing together, both are equa s form. On the top of any additio			number
1. Is this a join	nt case?					
✓ No. Go	to line 2					
	oes Debtor 2 live in a se	parate household?				
Г	No					
	■ Yes. Debtor 2 must file	e Official Forms 106J-2. <i>Expe</i>	nses for Separate Household of De	btor 2.		
2. Do you how		· '				
_	e dependents?					
Do not list D Debtor 2.		s. Fill out this information for ch dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does deper with you?	ndent live
	enses include	.				
expenses of	people other No)				
yourself and	-	S				
dependents	;? 					
Part 2: Estir	nate Your Ongoing I	Monthly Expenses				
-	f a date after the bankı		you are using this form as a suppoplemental Schedule J, check th	·	-	
	•	ash government assistance on Schedule I: Your Income	•		,	our expenses
			•	d		
any rent fo	r the ground or lot. 4.	benses for your residence.	nclude first mortgage payments an	a	4.	\$1,050.00
	uded in line 4:					
4a. Real es					4a	\$0.00
4b. Proper	ty, homeowner's, or rent	er's insurance			4b.	\$20.00
4c. Home	maintenance, repair, and	upkeep expenses			4c.	\$100.00

4d.

\$0.00

4d. Homeowner's association or condominium dues

Debtor 1	Ericka	L.	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$350.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$347.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$431.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$99.00
10. Personal care products and services	10.	\$90.00
11. Medical and dental expenses	11.	\$150.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$475.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$100.00
14. Charitable contributions and religious donations	14.	\$60.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$193.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	16	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.0ther real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Debtor 1			L.	Townsend	Case number (if known)		
	First Name)	Middle Name	Last Name			
21. Othe	r. Specify:					21	\$0.00
22 Calc	ulate vou	ır monthly expenses.					
	•	4 through 21.					\$3,465.00
		22 (monthly expenses f		\$0.00			
		2a and 22b. The result i	,,			22.	\$3,465.00
23.Calcu	ılate you	r monthly net income.					
23a. (Copy line	12 (your combined mor	nthly income) from	Schedule I.		23a	\$3,915.36
23b.	Copy you	r monthly expenses from	n line 22 above.			23b	\$3,465.00
		our monthly expenses f		ncome.			\$450.36
	The result	is your monthly net inc	ome.			23c	
24. Do y	ou expec	t an increase or decre	ase in your expen	ses within the year after y	ou file this form?		
Fore	example.	do vou expect to finish r	paving for your car l	oan within the year or do yo	u expect vour		
				nodification to the terms of			
✓	No						
	⁄es						
		Explain here:					
	Explain nere:						

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Ericka	L.	Townsend	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for the:	Northern	District of Illinois	
0			(State)	
Case number (If known)				—

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Ericka Townsend	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/7/2023	Date
	MM/DD/YYYY	MM/DD/YYYY

Fill in th	nis i <u>nfo</u> ri	mation to identify your c	ase:					
Debtor		Ericka	L.	Towns		_		
Debtor		First Name	Middle I	Name Last Na	ame	_		
(Spouse,	if filing)	First Name	Middle f	Name Last Na	ame			
United	States E	Bankruptcy Court for the:	Northern	District of Illi (S	nois tate)	-		
Case nu (If known)						_		
Offic	cial	Form 107						Check if this is ar amended filing
		nt of Financia	l Affairs f	or Individuals	s Filina fo	or Bankru	ptcv	04/22
Be as c	omple ation. I	te and accurate as po f more space is neede own). Answer every qu	ssible. If two m d, attach a sepa	arried people are filin	g together, bo	th are equally r	esponsible for s	
Part 1:	Give	Details About Your	Marital Status	and Where You Live	ed Before			
1. V	What is	your current marital sta	tus?					
	Mai	rried						
	✓ Not	married						
2. [Ouring t	he last 3 years, have yo	u lived anywhere	e other than where you	live now?			
[✓ No Yes	s. List all of the places yo	u lived in the las	t 3 years. Do not includ	e where you live	e now.		
	Deb	otor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	Nun	mber Street		From	Number St	reet		From
				То				То
	City	State	Zip Code		City	State	Zip Code	
						as Debtor 1	P	Same as Debtor 1
	Nun	mber Street		From	Number St	reet		From
	-			То				То
	City	State	Zip Code		City	State	Zip Code	
	d territoi	e last 8 years, did you e ries include Arizona, Califo						
✓	No Yes. I	Make sure you fill out So	hedule H: Your	Codebtors (Official For	m 106H).			

Debt	otor 1 Ericka I		ownsend ast Name	Case number (if known)	
Part	2: Explain the Sources of You	r Income			
	Did you have any income from emplifill in the total amount of income you activities. If you are filing a joint case and No Yes. Fill in the details.	received from all jobs and a	Il businesses, including part	-time	r years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions exclusions)	Sources of income and Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year ur the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2022 YYYY	Wages, commissions, bonuses, tips Operating a business	\$47925.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31, 2021 YYYY	Wages, commissions, bonuses, tips Operating a business	\$47000.00	Wages, commissions, bonuses, tips Operating a business	
 	Did you receive any other income du Include income regardless of whether t public benefit payments; pensions; renfiling a joint case and you have income List each source and the gross income No Yes. Fill in the details.	hat income is taxable. Examtal income; interest; dividen that you received together,	ples of other income are ali ds; money collected from la list it only once under Debte	mony, child support, Social Secur wsuits; royalties; and gambling ar or 1.	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income fi each source (before deduction and exclusions)	Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year u the date you filed for bankruptcy:		\$3,104.00 \$0.00		
	For last calendar year: (January 1 to December 31, 2022 YYY	Est. Unemployme Benefits) Est. LINK Benefit	\$3,104.00		
	For the calendar year before that (January 1 to December 31, 2021 YYY)	\$0.00 \$0.00		

Debtor 1			L.	Townsend	Case number	er (if known)	
	First Name		Middle Name	Last Name			
art 3:	List Certain	Payments You	Made Before	You Filed for Ban	kruptcy		
. Are	either Debtor	1's or Debtor 2's	debts primarily	consumer debts?			
		ebtor 1 nor Debto or a personal, famil			onsumer debts are defined in	n 11 U.S.C. § 101(8) as "inc	urred by an individual
	During the	e 90 days before yo	ou filed for bankr	uptcy, did you pay any	creditor a total of \$7,575* or	r more?	
	☐ No. 0	Go to line 7.					
	_	total amount you p	oaid that creditor	. Do not include payme	75* or more in one or more ports for domestic support obto an attorney for this bankr	ligations, such as	
	* Subject t	o adjustment on 4	/01/25 and ever	3 years after that for c	ases filed on or after the date	e of adjustment.	
✓	Yes. Debtor 1	or Debtor 2 or bo	th have primari	ly consumer debts.			
	During the	e 90 days before yo	ou filed for bankr	uptcy, did you pay any	creditor a total of \$600 or m	ore?	
	✓ No. 0	Go to line 7.					
		that creditor. Do no	ot include payme		or more and the total amou ort obligations, such as child this bankruptcy case.		
			Da	ates of payment	Total amount paid	Amount you still owe	Was this payment for
	Creditor's Nam	е					☐ Mortgage ☐ Car
	Number Street						Credit card
	City	State Zip	Code				Loan repayment Suppliers or vendors
							Other
-	Creditor's Nam	е	_				Mortgage
	Number Street						Car Credit card
							Loan repayment
	City	State Zip	Code				Suppliers or vendors
_							Other
	Creditor's Nam	е					☐ Mortgage ☐ Car
	Number Street						Credit card
							Loan repayment
	City	State Zip	Code				Suppliers or vendors
							Other

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insider include your relatives; any general partners; relatives of any general partners; partnerships of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including note for a business you operate as a sole proprietor. IT U.S.C. § 101. Include payments for domestic support obligations, such as child support and slimony. No	ebtor 1	Ericka	L.	Town		Case number (if known)
Insider's name Number Street Number Street Number Street		First Name	Middle Name	Last N	lame		
Yes. List all payments to an insider. Dates of payment paid amount still owe Reason for this payment Insider's Name Number Street City State Zip Code Insider's Name Number Street Within 1 year before you filled for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Insider's Name Number Street Insider's Name Number Street Insider's Name Number Street Number Street	Insi com age suc	ders include your relatives; a porations of which you are a nt, including one for a busir h as child support and alimo	any general partners; re an officer, director, pers ness you operate as a s	latives of any geson in control, o	eneral partners; partr r owner of 20% or i	nerships of which ye more of their voting	ou are a general partner; securities; and any managing
Dates of payment Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or costgned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Total amount paid Amount you still owe Reason for this payment	씸		an insider.				
Number Street City State Zip Code	Ц	. 13. <u>2</u> 6. 3 paymond to					Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name					
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street					
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Page 1. State 2. Dates of payment paid Insider's Name Number Street City State Zip Code Insider's Name Number Street Number Street	_	City State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Reason for this payment Include creditor's name Insider's Name Number Street Insider's Name Number Street		Insider's Name					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount pour still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		-					
Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street	_	Oity State	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street	Incl	der? ude payments on debts gua	aranteed or cosigned by	y an insider. r. Dates of	Total amount	Amount you	Reason for this payment
Number Street City State Zip Code Insider's Name Number Street							modulo ordinor e marro
City State Zip Code Insider's Name Number Street		Insider's Name					
Insider's Name Number Street		Number Street					
Number Street		City State	Zip Code				
		Insider's Name					
City State Zip Code							
		Number Street					

Debtor 1 Ericka

L.

thin 1 year before you filed for bankrupto at all such matters, including personal injury intract disputes.				
No				
Yes. Fill in the details.				
	Nature of the case	Court or agency		Status of the case
Case title MIDLAND CREDIT MANAGEMENT, INC. v. ERICKA TOWNSEND Case number 20221105790	Consumer Debt	Circuit Court Of Cook Co Municipal Department, F Court Name 50 W Washington St NumberStreet Chicago Illinois		Pending On appeal Concluded
		City State	Zip Code	
Case title				Pending
0		Court Name	_	On appeal
Case number		NumberStreet		Concluded
		City State	Zip Code	
No. Go to line 11. Yes. Fill in the information below.	W. Describe the pro	perty	Date	Value of the
<u>·</u>	Describe the pro		Date	Value of the property
Yes. Fill in the information below. Creditor's Name			Date	
Yes. Fill in the information below.	Explain what hap Property was Property was Property was	pened repossessed. foreclosed.	Date	
Yes. Fill in the information below. Creditor's Name Number Street	Explain what hap Property was Property was Property was	pened repossessed. foreclosed. gamished. attached, seized, or levied.	Date	
Yes. Fill in the information below. Creditor's Name Number Street	Explain what hap Property was Property was Property was Property was Property was Describe the pro	pened repossessed. foreclosed. garnished. attached, seized, or levied. perty		property Value of the
Yes. Fill in the information below. Creditor's Name Number Street City State Zip C	Explain what hap Property was Property was Property was Property was Property was Property was	pened repossessed. foreclosed. garnished. attached, seized, or levied. perty		property Value of the
Yes. Fill in the information below. Creditor's Name Number Street City State Zip C	Explain what hap Property was	pened repossessed. foreclosed. garnished. attached, seized, or levied. perty pened repossessed.		property Value of the
Yes. Fill in the information below. Creditor's Name Number Street City State Zip C	Explain what hap Property was	pened repossessed. roreclosed. garnished. attached, seized, or levied. perty pened repossessed. foreclosed.		property Value of the

Case number (if known)

Debtor 1 Ericka

Debt		Ericka First Name	L. Middle Name	Townsend Last Name	Case number (if known)		
11.		thin 90 days before you filed for counts or refuse to make a pay			or financial institution,	set off any amou	nts from your
	✓	No Yes. Fill in the details.					
				Describe the action the cre	editor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account num	ber: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed for b pointed receiver, a custodian, c		of your property in the poss	session of an assignee fo	r the benefit of c	reditors, a court-
	✓	No Yes					
Part	5:	List Certain Gifts and Cont	tributions				
13.	Wi ✓	ithin 2 years before you filed fo	r bankruptcy, did yo	u give any gifts with a total	value of more than \$600	per person?	
	Ě	Yes. Fill in the details for each	h gift.				
		Gifts with a total value of mo per person	_	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the	Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person to Whom You Gave the	Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				

Debtor 1	Ericka	L.	Townsend	Case number (if know	vn)	
	First Name	Middle Name	Last Name		·	
14. Wi	thin 2 years before you f	filed for bankruptcy, dic	l you give any gifts or contrib	outions with a total value	of more than \$600	to any charity?
	1 No					
	•					
	Yes. Fill in the details for	or each gift or contribut	ion.			
	Gifts or contributions	to charities	Describe what you cont	ributed	Date you	Value
	that total more than \$	600			contributed	
	Ole suite de Name e		_			-
	Charity's Name					
			-			
			_			
	Number Street					
			_			
	City State	e Zip Code				
	l <u>.</u>					
Part 6:	List Certain Losses					
15. Wi	thin 1 year before you fil	ed for bankruptcy or si	nce you filed for bankruptcy,	did you lose anything be	cause of theft, fire,	other disaster, or
ga	mbling?					
	No					
⊻						
	Yes. Fill in the details.					
	Describe the property	you lost and	Describe any insurance	coverage for the loss	Date of your	Value of property
	how the loss occurred	-	Include the amount that		loss	lost
			pending insurance claims			
			A/B: Property.			
Dart 7.	List Certain Paymen	nts or Transfers				
✓	No Yes. Fill in the details.		Description and value of	f any property	Date payment	Amount of
			transferred	. a.i., proporti	or transfer was made	payment
	Semrad Law Firm		Attorney's Fee - 400.00		3/1/2023	\$400.00
	Person Who Was Paid					+
	11101 S. Western Aven	ue				
	Number Street		_			
			-			
	Chicago Illino		_			
	City State	e Zip Code	-			
			_			
	Email or website address	s				
			_			
	Person Who Made the F	Payment, if Not You				
	Person Who Was Paid		-			
	Number Street		-			
			-			
	-		_			
	City State	e Zip Code				
	Feesil according 12		_			
	Email or website address	S				
			_			
	Person Who Made the F	Dovernment of NI-1 V				

Debtor 1 Ericka

L.

	First Name	Middle Name	Last Name			
help	hin 1 year before you filed for p you deal with your creditors not include any payment or trans	or to make paym		pay or transfer	any property to a	nyone who promised
√	No					
¥	Yes. Fill in the details.					
ш	roo. r iii iir aro dotallo.		Barriella and all and an array		D. I.	A1 .6
			Description and value of any proper transferred	ty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
	transfers that you have already I No Yes. Fill in the details.		ecurity (such as the granting of a security in nent.		0 - 7 - 2 - F F F F F F F F F	,,
			Description and value of property transferred		y property or ceived or debts pa	Date transfer was made
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
	Person Who Received Transfer					
	Number Street					
	Ott.	7:- 0 - 1 -				
	City State Person's relationship to you	Zip Code				
ben	hin 10 years before you filed for seficiary? ese are often called asset-protect		l you transfer any property to a self-sett	led trust or sim	ilar device of whic	ch you are a
	No Yes. Fill in the details.					
Ц			Description and value of the prope	rty transferred		Date transfer was made
	Name of trust					

Case number (if known)

Debtor 1 Ericka

Debto	or 1 Ericka L.	Townsend	Case number (if known)	
	First Name Middle Name	Last Name		
Part 8	8: List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes,	and Storage Units	
1 	Within 1 year before you filed for bankruptcy, we moved, or transferred? Include checking, savings, money market, or other cooperatives, associations, and other financial institution.	financial accounts; certificates of de		
	✓ No Yes. Fill in the details.			
		Last 4 digits of account number	Type of account or instrument account was closed, sold, moved, or transferred	
	Person Who Was Paid	_ XXXX-	Checking	
	Number Street	_ _	☐ Money market ☐ Brokerage	
	City State Zip Code	_	Other	
	Person Who Was Paid	XXXX-	Checking Savings	
	Number Street	_	Money market	
	City State Zip Code	- -	Brokerage Other	
	Do you now have, or did you have within 1 year other valuables?	before you filed for bankruptcy, a	any safe deposit box or other depository for sec	urities, cash, or
[✓ No Yes. Fill in the details.			
	_	Who else had access to it?	Describe the contents	Do you still have it?
	Name of Financial Institution	Name		No
	Number Street	Number Street		Yes
		City State Zip	Code	
	City State Zip Code			
22 1	Have you stored property in a storage unit or p	lace other than your home within	1 year before you filed for bankruptov?	_
[✓ No Yes. Fill in the details.	ade other than your nome within	Tyear Belore you med to Bankruptoy.	
	Too. Till in the dotaile.	Who else had access to it?	Describe the contents	Do you still have it?
	Name of Storage Facility	Name		□ No
	Number Street	Number Street		Yes
		City State Zip	Code	
	City State Zip Code			

Debtor				ownsend	Case	number (if known)	
		First Name Middle Name	La	st Name			
Part 9:		dentify Property You Hold or Control for	or Someon	e Else			
23. D	юу	rou hold or control any property that someor eone.			property you bo	errowed from, are storing for, or hold in	trust for
_	7	No					
Ŀ	4						
L		Yes. Fill in the details.					
			Where is the	ne property?		Describe the contents	Value
		Owner's Name	NumberStre	eet			
		Nivershau Chraat					
		Number Street					
			City	State	Zip Code		
			Oity	State	Zip Code		
		City State Zip Code					
Part 1	0:	Give Details About Environmental Info	ormation				
For the	n م	urpose of Part 10, the following definitions apply	r				
1 01 1110	c pi	urpose of Fart 10, the following definitions apply	y -				
-		nvironmental law means any federal, state, or loc					
		zardous or toxic substances, wastes, or materia cluding statutes or regulations controlling the cle					
	1110	cluding statutes of regulations controlling the cle	anup or mest	e substances,	wastes, or materia	ai.	
•		te means any location, facility, or property as def		y environmen	tal law, whether y	ou now own, operate, or utilize it	
	or	used to own, operate, or utilize it, including disp	posal sites.				
•	Ha	azardous material means anything an environme	ental law defin	es as a hazard	ous waste, hazard	dous substance,	
	to	xic substance, hazardous material, pollutant, co	ntaminant, or	similar term.			
Report	t all	notices, releases, and proceedings that you know	ow about, reg	ardless of whe	n they occurred.		
		J , , , , ,	, .5				
24 H	lae	any governmental unit notified you that you	may he liahl	e or notentia	lly liable under d	or in violation of an environmental law?	•
	ius	any governmental unit notified you that you	may be mabi	e or potentia	ny nabie under c	or in violation of an environmental law.	
Ī.	/	No					
Ī	ī	Yes. Fill in the details.					
_			Governme	ntal unit		Environmental law, if you know it	Date of
							notice
		Name of site	Governmen	tal unit			
		N Otro-d	N	-1			
		Number Street	NumberStre	eet			
			City	State	Zin Codo		
			City	State	Zip Code		
		City State Zip Code					
25. H	lav	e you notified any governmental unit of any r	release of ha	zardous mate	erial?		
_	_	No					
Ŀ	<u> </u>	No					
L		Yes. Fill in the details.					
			Governmen	ntal unit		Environmental law, if you know it	Date of
							notice
		Name of site	Governmen	tal unit			
		Number Street	NumberStre	eet			
			City	State	Zip Code		
				5.0.0			
		City State Zip Code					

Debtor 1 Ericka

L.

5. Ha			L.	Townsend	Case nu	ımber <i>(if known)</i>	
i. Ha	First Name		Middle Name	Last Name			
i. Ha							
	ive you been a party	y in any judi	cial or administra	ative proceeding under	any environmental	law? Include settlements and orde	ers.
	I No						
⊻	-						
	Yes. Fill in the det	alls.					
			(Court or agency	N	Nature of the case	Status of the
							case
	Case title						
				Court Name			Pending
			,	Jourt Name			On appea
	Case number		ī	NumberStreet			П он арреа
	Case Hamber						Conclude
			ī	City State	Zip Code		
	_						_
rt 11	Give Details Ab	oout Your I	Business or Co	nnections to Any Bu	siness		
. Wi	thin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the follo	owing connections to any business	s?
	A sole propri	etor or self-	employed in a tra	de, profession, or othe	activity, either full-ti	ime or part-time	
	A member of	a limited lia	bility company (L	LC) or limited liability pa	rtnership (LLP)		
	A partner in a			, , , , , , , , , , , , , , , , , , , ,	. ,		
	An officer, di	rector, or ma	anaging executiv	e of a corporation			
	An owner of	at least 5%	of the voting or e	quity securities of a cor	ooration		
	_						
✓	No. None of the a	above applie	es. Go to Part 12.				
	Yes. Check all that	at apply abo	ve and fill in the	details below for each b	ousiness.		
	•				re of the business	Employer Identification n	number Do not
				Describe the nati	ire of the business	include Social Security n	
	Business Name			_		EIN:	
				-		Dates business existed	
	Number Street						
	Number Street			Name of account	ant or bookkeeper		
		State	Zip Code	Name of account	ant or bookkeeper	From To	
	Number Street City	State	Zip Code	Name of account	ant or bookkeeper	From To	
		State	Zip Code	Name of account	ant or bookkeeper	From To	_
		State	Zip Code	Name of account	ant or bookkeeper	From To	
		State	Zip Code		·		_
		State	Zip Code		ant or bookkeeper	Employer Identification n	
		State	Zip Code		·		
	City	State	Zip Code		·	Employer Identification n	
		State	Zip Code		·	Employer Identification n include Social Security n	
	City Business Name	State	Zip Code		·	Employer Identification n include Social Security n	
	City	State	Zip Code	Describe the nate	ire of the business	Employer Identification n include Social Security n	
	City Business Name Number Street	State		Describe the nate	·	Employer Identification n include Social Security n	
	City Business Name	State	Zip Code	Describe the nate	ire of the business	Employer Identification n include Social Security n	umber or ITIN.
	City Business Name Number Street			Describe the nate	ire of the business	Employer Identification n include Social Security n EIN: Dates business existed	number or ITIN.
	City Business Name Number Street			Describe the nate	ire of the business	Employer Identification n include Social Security n EIN: Dates business existed	umber or ITIN.
	City Business Name Number Street			Describe the nate	ire of the business	Employer Identification n include Social Security n EIN: Dates business existed	umber or ITIN.
	City Business Name Number Street			Describe the nate	are of the business	Employer Identification n include Social Security n EIN: Dates business existed FromTo	number or ITIN.
	City Business Name Number Street			Describe the nate	ire of the business	Employer Identification n include Social Security n EIN: Dates business existed	number or ITIN.
	City Business Name Number Street			Describe the nate	are of the business	Employer Identification in include Social Security in EIN: Dates business existed FromTo Employer Identification in include Social Security in	number or ITIN.
	City Business Name Number Street			Describe the nate	are of the business	Employer Identification in include Social Security in EIN: Dates business existed From To Employer Identification in	number or ITIN.
	Business Name Number Street City			Describe the nate	are of the business	Employer Identification in include Social Security in EIN: Dates business existed FromTo Employer Identification in include Social Security in	number or ITIN.
	Business Name Number Street City Business Name			Describe the nate	are of the business	Employer Identification in include Social Security in EIN: Dates business existed FromTo Employer Identification in include Social Security in	number or ITIN.
	Business Name Number Street City			Describe the nate Name of account Describe the nate	ant or bookkeeper	Employer Identification in include Social Security in EIN: Dates business existed From To Employer Identification in include Social Security in EIN:	number or ITIN.
	Business Name Number Street City Business Name Number Street	State	Zip Code	Describe the nate Name of account Describe the nate	are of the business	Employer Identification in include Social Security in EIN: Dates business existed From To Employer Identification in include Social Security in EIN: Dates business existed	number or ITIN.
	Business Name Number Street City Business Name			Describe the nate Name of account Describe the nate	ant or bookkeeper	Employer Identification in include Social Security in EIN: Dates business existed From To Employer Identification in include Social Security in EIN:	number or ITIN.

Debtor 1 Ericka

L.

Debtor 1	1 Ericka	L.	Townsend	Case number (if known)
	First Name	Middle Name	Last Name	
	ithin 2 years before you editors, or other parties		ou give a financial statement	to anyone about your business? Include all financial institutions,
<u>~</u>	No Yes. Fill in the details l	pelow.		
_			Date issued	
	Name		MM/DD/YYYY	
			_	
	Number Street			
	City S	tate Zip Code	_	
Part 12	Sign Below			
true	and correct. I understa Inkruptcy case can resu	nd that making a false sta	atement, concealing property or imprisonment for up to 20	ts, and I declare under penalty of perjury that the answers are , or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	★ /s/ Frick	a Townsend		×
	Signature o			Signature of Debtor 2
	Date 3/7/2	2023		Date
Did	you attach additional p	ages to Your Statement of	Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
✓	No			
	Yes			
Did	you pay or agree to pay	someone who is not an at	torney to help you fill out bar	nkruptcy forms?
✓	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Ericka L. Townsend	Northern District	Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY FO	OR DEBTOR
CC	ursuant to 11 U.S.C. § 329(a) and F empensation paid to me within one ndered or to be rendered on behalf	year before the filing of the pet	tition in bankruptcy, or agreed to	be paid to me, for services
Fo	or legal services, I have agreed to ac	ccept		\$4,500.00
Pr	ior to the filing of this statement I h	have received		\$400.00
Ва	alance Due			\$4,100.00
2. Th	ne source of the compensation paid	d to me was:		
	✓ Debtor	Other (specify)		
3. Th	ne source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the ab members and associates of my la	oove-disclosed compensation v aw firm.	vith any other person unless they	are
		v firm. A copy of the agreement	a other person or persons who a c, together with a list of the name	
5. ln	return for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;	-	ervice for all aspects of the bankr dvice to the debtor in determining	• •
	b. Preparation and filing of any	petition, schedules, statements	s of affairs and plan which may be	e required;
	c. Representation of the debtor	at the meeting of creditors and	I confirmation hearing, and any a	djourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and o	other contested bankruptcy matte	ers;
6. By	agreement with the debtor(s), the	above-disclosed fee does not i	nclude the following services:	
		CERTIFICAT	TON	
	tify that the foregoing is a complet s) in this bankruptcy proceedings.	te statement of any agreement of	or arrangement for payment to m	e for representation of the
	3/7/2023		/s/ Mitchell Shanks	
	Date		Signature of Attorney	
			Semrad	
			Name of law firm	

COURT-APPROVED RETENTION AGREEMENT (for cases filed on or after March 15, 2021)

This agreement describes the rights and duties of debtors and their lawyers in Chapter 13 bankruptcy cases in the Northern District of Illinois. The debtor and lawyer must enter into this agreement for the lawyer to receive a flat fee of \$4,500.00 as compensation in the case. By signing this agreement, the debtor and lawyer agree to do everything this agreement requires.

DO NOT sign this agreement unless you have read it and understand it.

This agreement replaces any conflicting agreement between the debtor and the lawyer. If any provision of another agreement conflicts with this agreement, the lawyer will not be awarded a flat fee as compensation in the case.

The lawyer must perform all tasks reasonably necessary for the bankruptcy case. Performance of those tasks is a condition of receiving the flat fee. The lawyer may not charge any other fees for representing the debtor in the case. The sole exception, explained below, is representation of the debtor in certain lawsuits in the bankruptcy case known as adversary proceedings.

1. Duties of the Debtor and the Lawyer

A. Counseling Before Filing a Bankruptcy Case

Before a bankruptcy case is filed, the debtor must provide financial and other information to the lawyer. The lawyer must evaluate the information and advise the debtor whether filing a bankruptcy case is appropriate, and if so, under which chapter of the Bankruptcy Code. The lawyer must explain the advantages and disadvantages of filing a bankruptcy case.

If filing a chapter 13 bankruptcy case is appropriate, the lawyer must explain how and when attorneys' fees will be paid.

B. Documents for the Case

The lawyer or a member of the lawyer's staff must prepare all the documents required to be filed in the bankruptcy case. The debtor must provide all information the lawyer or a member of the lawyer's staff requests to prepare the documents. Failure to provide requested information will make it difficult or impossible for the lawyer to file the case or to represent the debtor once the case is filed. The lawyer must review each document with the debtor, who must approve and sign the documents.

C. Representation of the Debtor throughout the Case

The lawyer must represent the debtor at the § 341 meeting of creditors and in all court

hearings. The lawyer must prepare and file all motions necessary for the case and must represent the debtor on all other motions that affect the debtor's interests.

The lawyer must examine all claims creditors file in the case and must object to claims if appropriate.

The lawyer must be available to answer the debtor's questions about the case and must answer them in a timely manner.

The debtor must notify the lawyer of any significant change in the debtor's circumstances, such as the loss of a job or the proposed purchase or sale of a home or car. The debtor must also notify the lawyer of any change in the debtor's address, phone number, or email address.

If the debtor and the lawyer decide that the case should be converted to a case under chapter 7, the lawyer must file the notice of conversion.

The lawyer must file and represent the debtor in adversary proceedings for turnover of property of the bankruptcy estate.

2. Attorneys' Fees and Expenses

A. Flat Fee for Attorneys' Fees

The lawyer may charge a flat fee for all services required in this agreement. The flat fee may not exceed the amount permitted by the court when the case is filed.

The flat fee does not cover:

- representing the debtor in adversary proceedings other than for turnover of estate property
- representing the debtor in the chapter 7 case, if the case is converted to chapter 7
- representing the debtor in appeals

The debtor and the lawyer can negotiate an additional fee for representation in adversary proceedings not included in the flat fee and for representation in a chapter 7 case if the case is converted.

B. Expenses

The lawyer may also charge the debtor for certain actual, necessary expenses incurred in representing the debtor as permitted in this paragraph. These expenses are in addition to the flat attorney's fees. The court must approve all expenses.

The lawyer may charge the debtor for the following expenses:

- Court filing fees
- Fees charged by a credit reporting agency for a credit report
- Copying and postage charges as follows:
 - 1. A flat fee not to exceed \$25 for all copying and postage charges in the case. The copying and postage charges need not be itemized.

or

- 2. The actual amount of postage and copying costs (no more than \$0.10 per page) incurred in the case. The itemization must state (a) the number of copies and the dates when the copies were made, and (2) the dates and amounts of postage charges incurred.
- Fees charged by the IRS or other taxing authorities to obtain tax returns
- Other actual, necessary expenses, but only if the lawyer submits to the court an itemization of the expenses with supporting copies of invoices or other documents

The lawyer may not charge the debtor for an outside service that serves documents filed in the bankruptcy case.

C. Advance Payment to the Lawyer

The lawyer and the debtor must agree on whether the debtor will pay any or all of the attorneys' fee owed for the case before it is filed.

If the debtor makes a payment before the case is filed, the payment will be treated as an advance payment retainer.

The lawyer must explain to the debtor how an advance payment retainer is treated. The lawyer will not hold the retainer in a client trust account and it will become property of the lawyer upon payment. The special purpose of the advance payment retainer is that it permits the lawyer to be paid for essential work that must be performed before the court can consider the lawyer's fee application. The lawyer is not required to keep detailed time records because this is a flat fee agreement. The lawyer need not refund any portion of the advance payment if work is not performed, unless the court orders the lawyer to do so.

D. Payment of the Balance during the Case

Attorneys' fees not paid before the case is filed will be paid to the lawyer by the trustee out of the debtor's plan payments. The debtor may not pay the lawyer directly after the case is filed.

The debtor's Chapter 13 plan may not provide for current monthly payments to secured creditors that are other than in equal amounts. The lawyer may not file a Chapter 13 plan for the debtor in which payments to a secured creditor are set at an amount that accelerates payments to the lawyer.

E. Additional Fees in Extraordinary Circumstances

In extraordinary circumstances, the lawyer may apply to the court for additional compensation. The application must be accompanied by an itemization of the services rendered.

3. Coverage Counsel

A. Disclosure of the Practice

If the debtor's lawyer has a practice of using other lawyers not employed at the same firm to perform any of the lawyer's obligations under this agreement, he must disclose that practice to the debtor before the debtor signs the agreement.

B. Identifying Coverage Counsel

If the debtor's lawyer asks another lawyer not employed at the same firm to represent the debtor at the meeting of creditors or at any court appearance, the debtor's lawyer must notify the debtor in advance and must provide the name of the lawyer who will represent the debtor.

C. Providing Information to Coverage Counsel

If the debtor has information to give the other lawyer for the meeting of creditors or for a court appearance, the debtor must give that information to the debtor's lawyer. The debtor's lawyer must then promptly forward the information to the lawyer representing the debtor at the meeting or in court.

4. Dismissal or Conversion of the Case

If the bankruptcy case is dismissed or converted to another chapter before all plan payments have been made, the attorneys' fees paid to the lawyer are not refundable, unless the court orders the fees refunded.

If the bankruptcy case is dismissed after the court has granted the lawyer's application for compensation, the lawyer will not enforce the order granting the application against the debtor for any unpaid fees or expenses.

5. Termination of this Agreement

The debtor may terminate this agreement at any time. By terminating the agreement, the debtor ends the lawyer's representation. If the lawyer has not been paid in full when the

agreement is terminated, the court may reduce the balance of attorneys' fees owed based on the services the lawyer provided before termination.

If the debtor terminates this agreement and hires another lawyer, the court may apportion the flat fee between the lawyers.

The lawyer may terminate this agreement only with court approval.

6. Amount of Attorneys' Fees and Expenses

A. Attorneys' Fees:

The debtor agrees to pay the lawyer a flat fee of \$4,500.00 for the lawyer's services in the chapter 13 case.

B. Expenses:

The estimated expenses for the case are:	\$364.17	
These expenses are for:		
COST - CREDIT REPORT - Single \$11.1	17 \$11.17	
COST - COPIES AND POSTAGE	\$25.00	
COST - TAX TRANSCRIPTS	\$5.00	
COST - MONEY SHARP CREDIT		
COUNSELING - Single	\$10.00	
COST - FILING FEE CHAPTER 13	\$313.00	
C. Total Fees and Estimated Expenses: Advance payment by debtor:	<u>\$4,864.17</u> <u>\$400.00</u>	
Balance owed by debtor:	<u>\$4,464.17</u>	
/s/ Ericka Townsend	/s/ Mitchell Shanks	
Debtor	Lawyer	
	3/7/2023	
Debtor	Date	
3/7/2023		
Date		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

■ Chapter 7 — Liquidation

■ Chapter 11 — Reorganization

 Chapter 12 — Voluntary repayment plan for family farmers or fishermen

Chapter 13 — Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$78	administrative fee
+	\$15	trustee surcharge
	\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$571	administrative fee
	\$1.738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing - in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.uscourts.gov/servicesforms/bankruptcy/credit-counseling-and-debtoreducation-courses

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

COURT-APPROVED RETENTION AGREEMENT (for cases filed on or after March 15, 2021)

This agreement describes the rights and duties of debtors and their lawyers in Chapter 13 bankruptcy cases in the Northern District of Illinois. The debtor and lawyer must enter into this agreement for the lawyer to receive a flat fee of \$4,500.00 as compensation in the case. By signing this agreement, the debtor and lawyer agree to do everything this agreement requires.

DO NOT sign this agreement unless you have read it and understand it.

This agreement replaces any conflicting agreement between the debtor and the lawyer. If any provision of another agreement conflicts with this agreement, the lawyer will not be awarded a flat fee as compensation in the case.

The lawyer must perform all tasks reasonably necessary for the bankruptcy case. Performance of those tasks is a condition of receiving the flat fee. The lawyer may not charge any other fees for representing the debtor in the case. The sole exception, explained below, is representation of the debtor in certain lawsuits in the bankruptcy case known as adversary proceedings.

1. Duties of the Debtor and the Lawyer

A. Counseling Before Filing a Bankruptcy Case

Before a bankruptcy case is filed, the debtor must provide financial and other information to the lawyer. The lawyer must evaluate the information and advise the debtor whether filing a bankruptcy case is appropriate, and if so, under which chapter of the Bankruptcy Code. The lawyer must explain the advantages and disadvantages of filing a bankruptcy case.

If filing a chapter 13 bankruptcy case is appropriate, the lawyer must explain how and when attorneys' fees will be paid.

B. Documents for the Case

The lawyer or a member of the lawyer's staff must prepare all the documents required to be filed in the bankruptcy case. The debtor must provide all information the lawyer or a member of the lawyer's staff requests to prepare the documents. Failure to provide requested information will make it difficult or impossible for the lawyer to file the case or to represent the debtor once the case is filed. The lawyer must review each document with the debtor, who must approve and sign the documents.

C. Representation of the Debtor throughout the Case

The lawyer must represent the debtor at the § 341 meeting of creditors and in all court

hearings. The lawyer must prepare and file all motions necessary for the case and must represent the debtor on all other motions that affect the debtor's interests.

The lawyer must examine all claims creditors file in the case and must object to claims if appropriate.

The lawyer must be available to answer the debtor's questions about the case and must answer them in a timely manner.

The debtor must notify the lawyer of any significant change in the debtor's circumstances, such as the loss of a job or the proposed purchase or sale of a home or car. The debtor must also notify the lawyer of any change in the debtor's address, phone number, or email address.

If the debtor and the lawyer decide that the case should be converted to a case under chapter 7, the lawyer must file the notice of conversion.

The lawyer must file and represent the debtor in adversary proceedings for turnover of property of the bankruptcy estate.

2. Attorneys' Fees and Expenses

A. Flat Fee for Attorneys' Fees

The lawyer may charge a flat fee for all services required in this agreement. The flat fee may not exceed the amount permitted by the court when the case is filed.

The flat fee does not cover:

- representing the debtor in adversary proceedings other than for turnover of estate property
- representing the debtor in the chapter 7 case, if the case is converted to chapter 7
- representing the debtor in appeals

The debtor and the lawyer can negotiate an additional fee for representation in adversary proceedings not included in the flat fee and for representation in a chapter 7 case if the case is converted.

B. Expenses

The lawyer may also charge the debtor for certain actual, necessary expenses incurred in representing the debtor as permitted in this paragraph. These expenses are in addition to the flat attorney's fees. The court must approve all expenses.

The lawyer may charge the debtor for the following expenses:

- Court filing fees
- Fees charged by a credit reporting agency for a credit report
- Copying and postage charges as follows:
 - 1. A flat fee not to exceed \$25 for all copying and postage charges in the case. The copying and postage charges need not be itemized.

or

- 2. The actual amount of postage and copying costs (no more than \$0.10 per page) incurred in the case. The itemization must state (a) the number of copies and the dates when the copies were made, and (2) the dates and amounts of postage charges incurred.
- Fees charged by the IRS or other taxing authorities to obtain tax returns
- Other actual, necessary expenses, but only if the lawyer submits to the court an itemization of the expenses with supporting copies of invoices or other documents

The lawyer may not charge the debtor for an outside service that serves documents filed in the bankruptcy case.

C. Advance Payment to the Lawyer

The lawyer and the debtor must agree on whether the debtor will pay any or all of the attorneys' fee owed for the case before it is filed.

If the debtor makes a payment before the case is filed, the payment will be treated as an advance payment retainer.

The lawyer must explain to the debtor how an advance payment retainer is treated. The lawyer will not hold the retainer in a client trust account and it will become property of the lawyer upon payment. The special purpose of the advance payment retainer is that it permits the lawyer to be paid for essential work that must be performed before the court can consider the lawyer's fee application. The lawyer is not required to keep detailed time records because this is a flat fee agreement. The lawyer need not refund any portion of the advance payment if work is not performed, unless the court orders the lawyer to do so.

D. Payment of the Balance during the Case

Attorneys' fees not paid before the case is filed will be paid to the lawyer by the trustee out of the debtor's plan payments. The debtor may not pay the lawyer directly after the case is filed.

The debtor's Chapter 13 plan may not provide for current monthly payments to secured creditors that are other than in equal amounts. The lawyer may not file a Chapter 13 plan for the debtor in which payments to a secured creditor are set at an amount that accelerates payments to the lawyer.

E. Additional Fees in Extraordinary Circumstances

In extraordinary circumstances, the lawyer may apply to the court for additional compensation. The application must be accompanied by an itemization of the services rendered.

3. Coverage Counsel

A. Disclosure of the Practice

If the debtor's lawyer has a practice of using other lawyers not employed at the same firm to perform any of the lawyer's obligations under this agreement, he must disclose that practice to the debtor before the debtor signs the agreement.

B. Identifying Coverage Counsel

If the debtor's lawyer asks another lawyer not employed at the same firm to represent the debtor at the meeting of creditors or at any court appearance, the debtor's lawyer must notify the debtor in advance and must provide the name of the lawyer who will represent the debtor.

C. Providing Information to Coverage Counsel

If the debtor has information to give the other lawyer for the meeting of creditors or for a court appearance, the debtor must give that information to the debtor's lawyer. The debtor's lawyer must then promptly forward the information to the lawyer representing the debtor at the meeting or in court.

4. Dismissal or Conversion of the Case

If the bankruptcy case is dismissed or converted to another chapter before all plan payments have been made, the attorneys' fees paid to the lawyer are not refundable, unless the court orders the fees refunded.

If the bankruptcy case is dismissed after the court has granted the lawyer's application for compensation, the lawyer will not enforce the order granting the application against the debtor for any unpaid fees or expenses.

5. Termination of this Agreement

The debtor may terminate this agreement at any time. By terminating the agreement, the debtor ends the lawyer's representation. If the lawyer has not been paid in full when the

agreement is terminated, the court may reduce the balance of attorneys' fees owed based on the services the lawyer provided before termination.

If the debtor terminates this agreement and hires another lawyer, the court may apportion the flat fee between the lawyers.

The lawyer may terminate this agreement only with court approval.

Amount of Attorneys' Fees and Expenses

A. Attorneys' Fees:

The debtor agrees to pay the lawyer a flat fee of \$4,500.00 for the lawyer's services in the chapter 13 case.

B. Expenses:

The estimated expenses for the case are: \$364.	17
These expenses are for: COST - CREDIT REPORT - Single \$11.17 COST - COPIES AND POSTAGE COST - TAX TRANSCRIPTS COST - MONEY SHARP CREDIT COUNSELING - Single COST - FILING FEE CHAPTER 13	\$11.17 \$25.00 \$5.00 \$10.00 \$313.00
C. Total Fees and Estimated Expenses: Advance payment by debtor:	\$4,864.17 \$400.00
Balance owed by debtor: /s/ Ericka Townsend Debtor	Lawyer - MITCHEN Shanks
Debtor 3/3/2023	3/3/2023 Date
Date	

art 6: Answer These Ques	Middle Name Town	lame Case number (#known)			
6. What kind of debts do	Middle Name Town Last N Stions for Reporting Purposes				
you have?	"incurred by an individual pri "incurred by an individual pri No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bu money for a business or inve	nsumer debts? Consumer debts are define marily for a personal, family, or household siness debts? Business debts are debts the astment or through the operation of the business debts are not consumer debts or business.	nat you incurred to obtain siness or investment.	Check if this amended fill array, or obtain	
7. Ara		owe that are not consumer debts or busine	ss debts.	ears, or bo	
Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapte				
8. How many creditors	✓ 1-49	1,000-5,000			
do you estimate that	50-99	5,001-10,000	25,001-50,000		
you owe?	100-199	10,001-25,000	50,001-100,000		
	200-999	20,000	More than 100,000		
9. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion	-	
0. How much do you	✓ \$0-\$50,000	\$1,000,001-\$10 million	More than \$50 billion		
estimate your	\$50,001-\$100,000	\$10,000,001-\$50 million	\$500,000,001-\$1 billion		
liabilities to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$1,000,000,001-\$10 billion		
	\$500,001-\$1 million	\$100,000,001-\$500 million	\$10,000,000,001-\$50 billion		
Part 7: Sign Below			More than \$50 billion		
For you	I have examined this petition, a	and I declare under penalty of perjury tha	t the information		
	If I have chosen to file under C of title 11, United States Code under Chapter 7.	Chapter 7, I am aware that I may proceed, e. I understand the relief available under	if eligible, under Chapter 7, 11,12, or 13 each chapter, and I choose to proceed		
	If no attorney represents me a out this document, I have obta	nd I did not pay or agree to pay someon ained and read the notice required by 11	e who is not an attorney to help me fill		
	I request relief in accordance	with the chapter of title 11, United State	s Code, specified in this petition		
	I understand making a false st	tatement, concealing property, or obtain case can result in fines up to \$250,000	ing money or property by fraud in		
	X (n/ Estato Tanana)	- 6			
	/s/ Ericka Townsend // Signature of Debtor 1	way			
		_	re of Debtor 2		
	Executed on 3/3/202		ted on		

	mation to identify your c		-
Debtor 1	Ericka	L.	Townsend
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if fling)	First Name	Middle Name	Last Name
Inited States F	Bankruptcy Court for the:	Northern	District of Illinois
orned dulies t	out ready as a second		(State)
Case number			
(If known)			

Check if this is an amended filling

12/15

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pa	1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
×	Under penalty of perjury, I declare that I have read the summary that they are true and correct. /s/ Ericka Townsend	×
	Signature of Debtor 1 Date 3/3/2023 MM/DD/YYYY	Signature of Debtor 2 Date MM/DD/YYYY

Debtor 1	t Fricka	L	Townsend	Case number (#known)	
Debibi	First Name	Middle Name	Last Name		
28. Wi	thin 2 years before you filed editors, or other parties.	d for bankruptcy, did y	you give a financial statem	ent to anyone about your business? Include all financial institut	ions,
V	No Yes. Fill in the details belo	w.			
	163.1 # 810 60 60 60 60		Date issued		
	Name		MM/DD/YYYY		
	Number Street				
	City State	Zip Code			
true a ba	and correct. I understand to inkruptcy case can result in	that making a false st fines up to \$250,000	atement, concealing prop, or imprisonment for up to	nents, and I declare under penalty of perjury that the answers as orty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
	/s/ Ericka To Signature of De		7	Signature of Debtor 2	
	Date 3/3/2023		1	Date	
Did	you attach additional pages	s to Your Statement o	f Financial Affairs for Indiv	duals Filing for Bankruptcy (Official Form 107)?	
\Box	No Yes				
Did	you pay or agree to pay son	neone who is not an a	ttorney to help you fill out	bankruptcy forms?	
~	No			Attach the Bankruptcy Petition Preparer's Notice,	
	Yes. Name of person			Declaration, and Signature (Official Form 119).	

Deptor (Ericka	L-	Townsend	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4:	Sign Below				
	By signing here, I de	eclare under penalty of perjury the	nat the information on this	statement and in any attachments is true ar	nd correct.
	X /s/ Ericka To	C - 15			
	Signature of Det	1/000	S	gnature of Debtor 2	
	Date 3/3/2023 MM/DD/		Da	MM/DD/YYYY	
	If you checked 17b,	do NOT fill out or file Form 122 fill out Form 122C-2 and file it	C-2. with this form. On line 39	of that form, copy your current monthly inc	ome from line 14
	above.				

CHAPTER 13 DISCLAIMERS

1.	I understand that if I owe attorney's fees, those fees will be paid through the Chapter 13 plan and to the extent allowed by the Bankruptcy Court, The Semrad Law Firm will likely be paid before any of my creditors are paid.
2.	I understand that The Semrad Law Firm has pulled a credit report, but that said credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm to list in my bankruptcy, and that failure to list a debt could be grounds for said debt(s) being not discharged in my case.
3.	I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm all my debts, sources of income, assets, personal property, real estate, transfers of real estate over the past 4 years, and expenses.
4.	I agree that I will attend my creditors meeting at the time, date and location that will be given to me by The Semrad Law Firm, and also mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting can be grounds for the meeting to not be held.
5.	I understand that The Semrad Law Firm will be paid first before all creditors unless otherwise agreed or ordered by the court.
6.	I understand that my first trustee payment is due 30 days after the filing of my bankruptcy case, and every 30 days thereafter. I agree to make my trustee payment every 30 days, and that failure to make my trustee payments is grounds to have my case dismissed.
7.	I acknowledge that I have authorized The Semrad Law Firm to submit a payroll control order on my behalf (if applicable) to have my payment deducted from my payroll check each pay period.

8.	I understand that if a payroll control order is being submitted, that it is unknown when the trustee payments will be deducted out of my paycheck (usually takes one to two months). I also agree to make my Trustee payment directly myself to the Trustee until I see the deductions come out of my paycheck.
9.	I understand and agree that it is ultimately my responsibility to make my trustee payments each month and monitor my paycheck each pay period to ensure that not only that the deduction is coming out of my paycheck, but also that it is the correct amount. I agree that if for some reason the trustee payment stops coming out of my paycheck, or I leave my job that it is my responsibility to make my trustee payments directly to the rustee.
10.	I understand that when making a trustee payment directly to the Trustee, it can only be made by money order or certified check and that a personal check or cash cannot be sent to the Trustee.
11.	I agree that I am contributing all the disposable income I have available toward my Chapter 13 plan, and that if my plan is paying my unsecured creditors less than 100%, that the Bankruptcy Trustee can ask that my future tax refunds be tendered to my case while I am in my bankruptcy case.
12.	I understand that if I want to incur credit such as to finance a car or real estate that I need court permission, and agree that I must contact my attorney to obtain such permission.
13.	I understand that I must have filed my federal and state tax returns for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.
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14.	I understand that if I am legally required by court order to pay domestic support obligations (child support, alimony), that falling in default is grounds to have my case dismissed and/or not receive a
	discharge in my case.
	discharge in my case.
15.	I understand that my Chapter 13 plan will run between 36 and 60 months, depending on the amount of debt I have, and what the pantruptcy court requires my plan to run.

Chapter 13 Disclaimers

CH13

rev. 5/17

16	I understand and agree to complete and and
	I understand and agree to complete my 2nd credit counseling exit course before my case ends, and submit a copy of the certificate showing I completed this to my attorney. I also understand that failure to complete this requirement before my case ends is grounds to not receive my discharge.
	(4)
47	
17,	If I have a garnishment coming out of my paycheck, I agree and understand that it is my responsibility to provide my payroll department with proof of my bankruptcy to stop said wage garnishment. It also my responsibility to contact the garnishing creditor and provide them with proof of my filing.
18.	If a garnishment or voluntary deduction is coming out of my bank account, I agree that it is my responsibility to contact my bank to stop said deduction or garnishment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.
19.	Understand that my monthly Tarak
	I understand that my monthly Trustee payment is not finalized and may increase or decrease due to a difference in my income, expenses, and/or my debt amounts.
	(QE)-
20.	I agree that I authorized The Semrad Law Firm to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.
	I understand that the entire firm of The Semrad Law Firm represents me, and that while a different attorney might have counseled me and prepared my case, that once my case is filed, one of the attorneys at The Semrad Law Firm will be assigned as my attorney for the remainder of my case.
	I understand that if I have had (1) bankruptcy dismissed in the last 12 months, that I only have the benefit of the automatic stay for 30 days, until a motion is granted by the judge extending the automatic stay protection for the remainder of the case. That if the Judge denies my motion to extend the automatic stay that it is possible that creditors will still be able to take actions such as foreclosing on my real property repossessing any vehicles, and garnishing my monies.

Chapter 13 Disclaimers

rev. 5/17

CH13

23. I understand that if I have had (2) or more bankruptcies dismissed in the last 12 months, that I do not have the benefit of the automatic stay upon the filing of the case, until a motion is granted by the judge imposing the automatic stay protection for the remainder of the case. Until the Judge grants such motion none of my property including my real property, cars or monies are not protected. That if the Judge denies my motion to impose the automatic stay that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

24. I understand that if I owe any taxing authority such as the IRS or State of Illinois any income tax debt, that even though I am required to put this debt into my Chapter 13 plan, that tax authorities still have the legal right to offset my next tax refund by the amount(s) they are owed.

DISCLAIMER FOR INDIVIDUALS WHO OWE INCOME TAX

1.	I understand that taxes owed to the Internal Revenue Service (IRS), State of Illinois or any other federal, state, or local tax authority may not be discharged in my bankruptcy, meaning that I may still owe taxes after the completion of my bankruptcy.
2.	Lundarstand that I will not be discharged of any town for which a toy return has been due for long
۷,	I understand that I will not be discharged of any taxes for which a tax return has been due for less than 3 years.
3.	I understand that I will not be discharged of any taxes for which a return has been filed for less than
	2 years.
4.	I understand that if I am paying my tax debt in full through a Chapter 13 plan, interest and penalties may still accrue that are not being paid through the plan and I may owe these amounts directly to the IRS after completion of my Chapter 13 plan.
5.	I understand that if I owe taxes to the Internal Revenue Service (IRS), State of Illinois or any other federal, state, or local tax authority, said tax authority has the right to offset my next tax refund by the amount owed, regardless of whether it is being paid or discharged in my bankruptcy.
6.	I understand that taxes owed to the Internal Revenue Service (IRS), State of Illinois or any other federal, state, or local tax authority will not be discharged in my bankruptcy if they were assessed within the last 240 days.

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

- All Information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

I have been provided a copy of the above disclosure.

Eucla 7 Debtor	36/23 Dale
Debtor	Date

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition. Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

I have been provided a copy of the above disclosure.

Exile 7->	3/6/23
Debtor	Date /
Debtor	Date

VEHICLE INSIDE THE PLAN DISCLAIMER

1.	I understand and agree that I have full coverage insurance on my vehicle(s), and that failure to have full coverage insurance is grounds for my finance company(s) to repossess my vehicle(s).
2.	I understand that my first trustee payment is due within 30 days of my case being filed, and that if the trustee payment is not received and posted to the Trustee's account within 30 days that this could be grounds to have properly ear repossessed.
	(4-)
3.	I understand that if my car was purchased more than 910 days ago, that I only have to pay back the value of my vehicle, but this value can be disputed by my finance company causing my Trustee payment to increase
	Trustee payment to increase
	(Control of the control of the contr
4.	I understand that it is my responsibility to contact my car creditor(s) after my bankruptcy case has been filed to alert them that Lam in a bankruptcy so my car does not get repossessed.
5.	I understand that if I want to sell or trade in my vehicle, that I need court permission and must contact my attorney to obtain such permission.
	the distribution of the second must now the
6.	I understand that if there is a co-signer on any vehicle being paid back in the plan, I must pay the contract interest rate in order to receive the vehicle title upon discharge. If I do not pay the contract rate of interest then after discharge I will not receive the title, and the creditor can repossess the vehicle.

BANKRUPTCY OVERVIEW VIDEO DISCLAIMER

I have reviewed the Bankruptcy Overview Video and feel I understand all of the information that was covered in the video. I have asked any questions that I might have had regarding the information covered in the video. I also understand that the video is available online for future reference at http://www.debtstoppers.com/bankruptcy/chapter-13/.

Srida /	3/6/23
Client	Date (
Client	Date

DISCLOSURE OF AFTER ACQUIRED PROPERTY

I understand and agree that it is my responsibility to disclose any after-acquired property, including, but not limited to, a personal injury lawsuit or inheritance. I further understand if I file a Chapter 13 bankruptcy that the after-acquired property may alter the terms of my confirmed Chapter 13 Plan.

Size 7	3/c/23
Client	Date